

**nea** *Member  
Benefits*



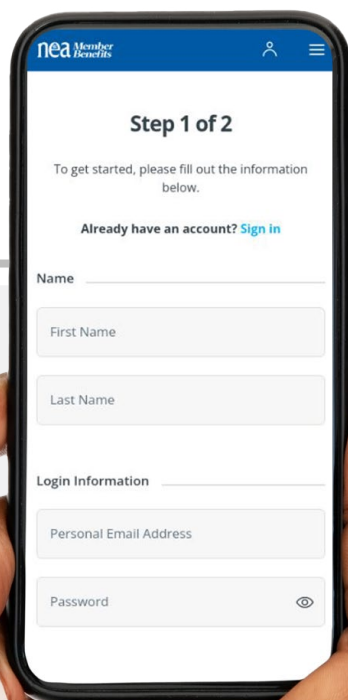
# **The NEA Member Benefits Catalog** Get More Out of Membership

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**2023-24 PROGRAMS & SERVICES**

# Ways to Maximize Your Membership

Access all your benefits. Know your benefits. Use your benefits.



Register at

[neamb.com/register](https://neamb.com/register)

**Gain full access to your benefits and resources**

## Name a beneficiary today!

Update your complimentary life insurance policy



## Check out the NEA Student Debt Navigator powered by Savi

Reduce your student loan debt



## Check out our enhanced Retirement Program

Explore a variety of investment paths for educators



## Subscribe to free newsletters

Stay in-the-know about all your benefits



## Apply for the NEA@Customized Cash Rewards Card

Earn cash rewards for purchases you're already making



## Sign up for NEA Travel

Get \$500 Travel Dollars



Follow us!

[@NEAMemberBenefits](https://www.facebook.com/NEAMemberBenefits)  
[@NEABenefits](https://www.twitter.com/NEABenefits)

Stay in-the-know to make the most of your membership

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We've curated a benefit portfolio designed to support our members through

every stage & phase of life



Whether you're a new member or have been a member for decades, we want to make sure you are maximizing the value of your NEA membership by utilizing the benefits available to you.

Use this guide to get a full view of your benefits and access to a wealth of helpful resources.

### Complimentary Benefits

- [NEA® Introductory Life Insurance<sup>1</sup> \(new members only\)](#)
- [NEA® Complimentary Life Insurance<sup>1</sup>](#)
- [Free, up to 12-month subscription to Sanvello self care app](#)
- [\\$500 Travel Dollars](#)

### Just for Educators

- [NEA® Auto & Home Insurance Program<sup>6</sup>](#)
- [The NEA Retirement Program<sup>10</sup>](#)

### Average Annual Savings

(per participating member)

- [\\$2,000 NEA Student Loan Debt Navigator powered by Savi](#)

### Member-Exclusive Rates

- [NEA® Group Term Life Insurance Plan<sup>1</sup>](#)
- [NEA® Level Premium Group Term Life Insurance Plan<sup>1</sup>](#)
- [NEA® Guaranteed Issue Life Insurance Plan<sup>1</sup>](#)
- [NEA® Death & Dismemberment Insurance Plan<sup>1</sup>](#)

### Cash Offers

- [Apply for the NEA Customized Cash Rewards Credit Card and start earning cash back on everyday purchases](#)
- [New Costco members get a \\$30 Digital Costco Shop Card](#)



**FINANCIAL WELLNESS**

# Helping You Achieve Your Financial Goals

With products that put more money back in your pocket.

## CREDIT CARDS

Our member-exclusive credit cards are designed to improve your financial wellness, with low rates and the freedom to choose where you earn the most rewards.

## PAYING FOR COLLEGE

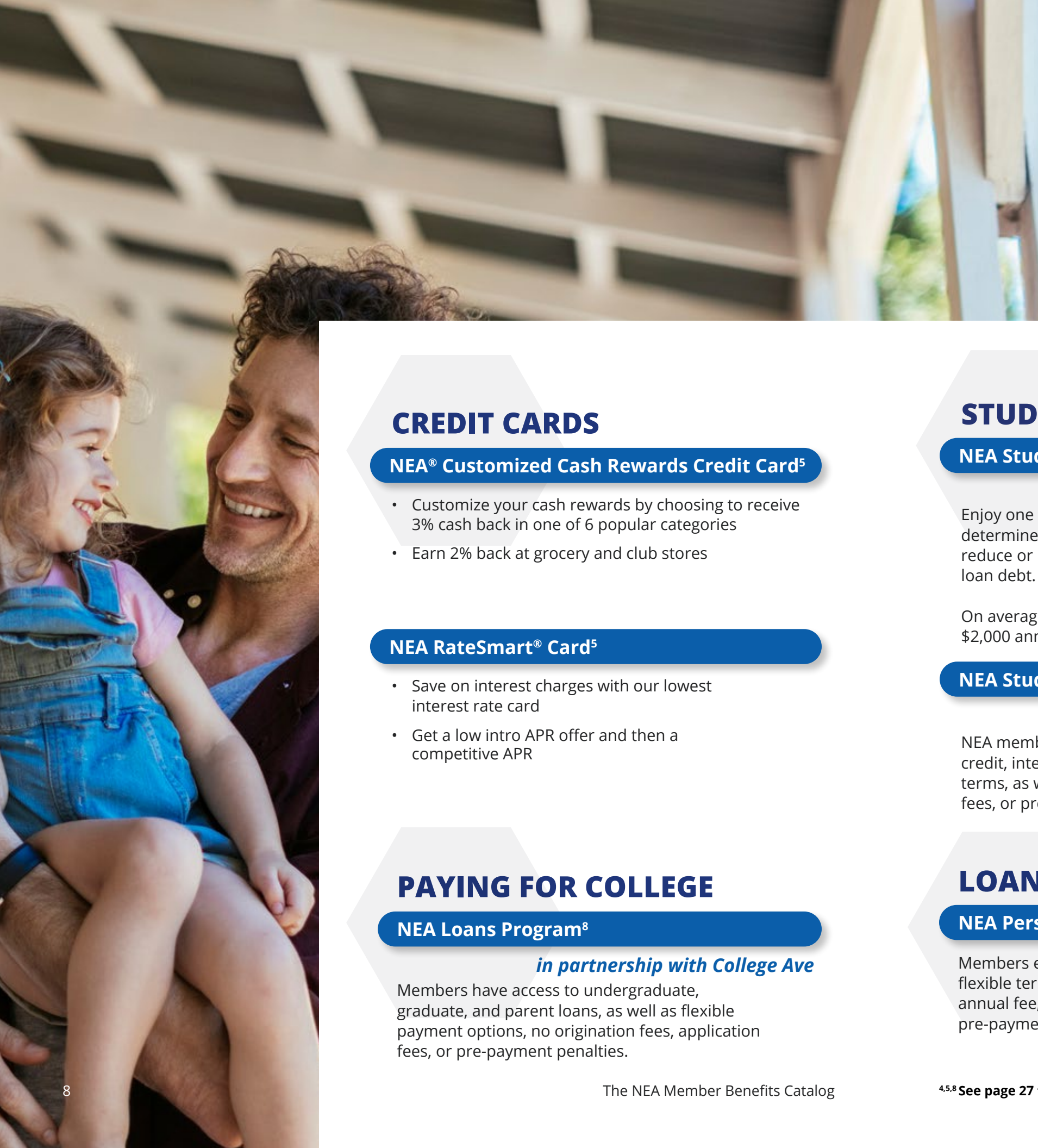
NEA members can tap into additional support to help pay for higher education for themselves or their children.

## STUDENT LOAN DEBT

Our student loan forgiveness and refinancing programs save members an average of \$2,000 annually.

## LOANS

Personal loans offer educators the opportunity to consolidate debt or fund larger expenses like a wedding or home remodel.



## CREDIT CARDS

### NEA® Customized Cash Rewards Credit Card<sup>5</sup>

- Customize your cash rewards by choosing to receive 3% cash back in one of 6 popular categories
- Earn 2% back at grocery and club stores

### NEA RateSmart® Card<sup>5</sup>

- Save on interest charges with our lowest interest rate card
- Get a low intro APR offer and then a competitive APR

## PAYING FOR COLLEGE

### NEA Loans Program<sup>8</sup>

*in partnership with College Ave*

Members have access to undergraduate, graduate, and parent loans, as well as flexible payment options, no origination fees, application fees, or pre-payment penalties.

## STUDENT LOAN DEBT

### NEA Student Debt Navigator

*powered by Savi*

Enjoy one free year of this online tool to determine your eligibility for federal programs to reduce or more efficiently manage your student loan debt.

On average, members who use this benefit save \$2,000 annually on their student loans.

### NEA Student Loan Refinance Program

*in partnership with College Ave*

NEA members receive a one-time statement credit, interest discount, flexible repayment terms, as well as no origination fees, application fees, or pre-payment penalties.

## LOANS

### NEA Personal Loan<sup>® 4</sup>

Members enjoy fixed rates, no collateral required, flexible terms, affordable payments, and no annual fee, application fee, processing fee, or pre-payment penalties.



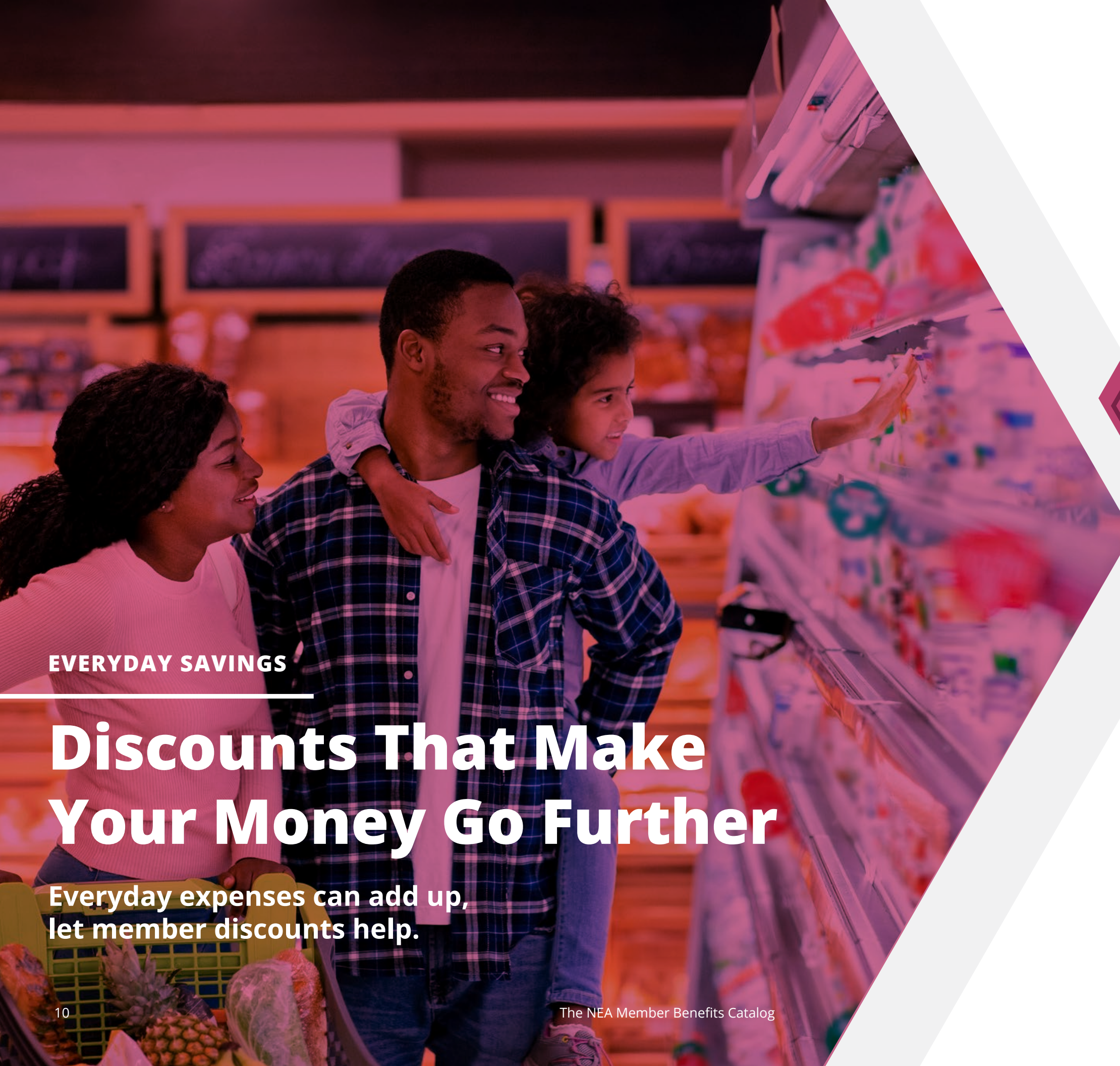
## Resources to help you gain financial confidence and reduce debt

It's good to establish a baseline of your financial health. We make that easy with this quick quiz, [\*\*Are You Financially Fit?\*\*](#)

Our [\*\*Debt Consolidation Calculator\*\*](#) considers all your loan details to see if there's a better option for you

Discover how the [\*\*NEA Student Debt Navigator powered by Savi\*\*](#) can reduce your student loans

Find additional resources and tools to support your financial wellness at [\*\*neamb.com/personal-finance\*\*](https://neamb.com/personal-finance)



EVERYDAY SAVINGS

# Discounts That Make Your Money Go Further

Everyday expenses can add up, let member discounts help.

**DISCOUNT PROGRAMS**

Life expenses can add up—let our discount programs save you more on the things you want and need.



## DISCOUNT PROGRAMS

### NEA Discount Marketplace

Members receive savings at 3,500+ top retailers and restaurants, exclusive cash back deals, a welcome bonus, and more!

### NEA Discount Tickets Program

Save up to 40% on theme parks (including Disney & Universal Studios), gain access to high demand concerts and Broadway shows, and enjoy a local movie for less.

### NEA Mental Health Program

Receive a complimentary, up to 12-month premium subscription to Sanvello, a mobile app with clinically-validated tools to help you manage stress, anxiety, depression, and other mental health needs.

### AT&T

- Save \$10 per line per month, with the AT&T Unlimited Elite® Plan
- \$45 savings on activation fees and 20% off eligible wireless accessories

### Costco Membership

NEA members will receive a \$30 Digital Costco Shop Card with a new Costco membership.

### NEA® Auto Buying Program

Our partnership with TrueCar makes car buying easy. Search for a new or used car through Certified Dealers online, get a fair market price, and an instant cash offer on your current vehicle.

### NEA Magazine Service

As a member, save up to 85% on more than 800 magazine titles for you and your classroom!

## Resources to help you save more through member discounts and programs

### Your Month-by-Month Smart Shopping Guide

Learn about brands that offer teacher discounts with the article:

### Don't Miss These Top Discounts for Teachers and Education Professionals

Do you think you will need a new or used car in the next few years? Prepare with our **14-Point Checklist to Buy a Car with Confidence**

Find additional ways to save and helpful resources at [neamb.com/dailydiscounts](https://neamb.com/dailydiscounts)



## TRAVEL DISCOUNTS

# More Ways to Make Your Travel Budget Go Further

Wherever your travels  
take you, NEA Travel  
Dollars can make it more

## NEA TRAVEL PROGRAM

Now all your  
favorite travel  
discounts are  
in one place.  
Use NEA Travel  
Program to book  
your next trip  
for less!

### NEA Travel Program

Activate your \$500 Travel Dollars that you can use like cash when booking your next trip.

#### Discounts on how you get to your destination

- Rental Cars
- Airfare<sup>2</sup>
- Cruises

#### Discounts on your lodging

- Hotels
- Resorts

#### Discounts to help you do and see more!

- Guided Tours

### Say yes, to more adventure!

Travel Dollars can be used for domestic and international trips to lower the cost of travel whether you are planning a budget-friendly trip or a luxury get-away for a special occasion.



### Resources to help you maximize your travel budget

Everyone could use a little R&R, especially educators. Check out these tips to make the most of your travel budget:

#### 8 Little-Known Vacation Deals for Teachers

#### 15 Travel Hacks to Save Money on Every Aspect of Your Vacation

We've gathered a list of FREE activities in cities across the U.S., to help you see more for less,

#### Find Tons of Fun at Free Attractions in Top U.S. Cities

Find additional travel tips, deals, and resources at [neamb.com/greatadventures](https://neamb.com/greatadventures)





**INSURANCE PROTECTION**

# Protect the Life You've Built

Take advantage of complimentary benefits, member-exclusive policies, and resources.

## LIFE INSURANCE

From complimentary coverage to policies that you can depend on, membership can help protect you for less.

## AUTO & HOME INSURANCE

As an NEA member, you qualify for insurance programs designed with educators in mind. Protect your home and car for less.

## DISABILITY INCOME INSURANCE

When you are sick or injured, the last thing you should worry about is paying your bills. We offer plans that help provide income protection, so you can focus on getting better.

## RETIREE HEALTH INSURANCE

Your membership doesn't stop working for you when you retire. Explore options to supplement Medicare and get the health benefits you need for every phase and stage of life.



## LIFE INSURANCE

Take advantage of complimentary benefits included with membership

### NEA® Introductory Life Insurance<sup>1</sup>

If you're a new NEA member, you are automatically provided \$15,000 of term life insurance, at no cost to you, for the first 12 months of membership.

### NEA® Complimentary Life Insurance<sup>1</sup>

Eligible NEA members get \$1,000 in trusted life insurance protection for their families at no cost to them.

[Name your beneficiary today to update coverage](#)



## Being a member makes a difference!

The Prudential Insurance Company of America offers member-only, group rates.<sup>1</sup>

### NEA® Group Term Life Insurance Plan

- Get the historically lowest group rates for up to \$500,000 in coverage
- No medical exam to apply (in most cases)

### NEA® Level Premium Group Term Life Insurance Plan

- Member-only rates and coverage created by educators, for educators, provides peace of mind
- Up to \$1 million in coverage

### NEA® Guaranteed Issue Life Insurance Plan

- Members 45+ are guaranteed coverage
- Member-only rates for you and your spouse, and income tax-free benefits for your loved ones

### NEA® Accidental Death & Dismemberment Insurance Plan

- Covers you and your loved ones in the event of a major accident
- Rates start at \$19 per year

### NEA® Accident & Injury Insurance Plan

- Providing financial assistance for costly, common injuries like fractures and burns
- Individual and family coverages are available



Resources to simplify your life insurance decisions

### [How Much Life Insurance Do I Need?](#)

Find out with our easy calculator tool

### Take [The Right Coverage for Educators Quiz](#)

to identify the right type of plan for you

### [6 Myths About Life Insurance](#)

that you should know about

Find additional planning tips, information, and resources at [neamb.com/peaceofmind](https://neamb.com/peaceofmind)



## AUTO & HOME INSURANCE

Coverage designed for educators makes a difference for you

### NEA® Auto & Home Insurance Program<sup>6</sup>

- Explore auto and home insurance options designed with members' needs in mind

### NEA Renters Insurance

- Protect yourself and your belongings
- Special coverage for educators

## DISABILITY INCOME INSURANCE

Give yourself and your family some financial peace of mind when you need it most

### NEA® Income Protection Insurance Plan<sup>11,12</sup>

Receive income when you are unable to work due to a covered injury or sickness, including during pregnancy, doctor-ordered bed rest, or medical leave.

- Up to two-thirds of your regular monthly salary
- NEA dues and premiums waived if you have a disability lasting six months or longer

## RETIREE HEALTH INSURANCE

Be prepared with coverage for what Medicare doesn't cover

### NEA® Retiree Health Program<sup>13,14</sup>

- Provides coverage for the roughly 20% of expenses not covered by Medicare
- Nation-wide coverage and your choice of doctors and hospitals
- Additional discounts on dental, vision, hearing, and chiropractic care

### NEA® Dental and Vision Insurance Program<sup>15</sup>

- Comprehensive coverage for you and your family's dental and vision needs
- Bundle dental and vision to maximize your savings
- Members can opt for the special retiree plan option

### NEA® In-Hospital Indemnity Plan

A benefit is payable covering in-hospital and ICU stays and admissions, with limitations.

### NEA® Long Term Care Program

Protect your savings and your family from the cost of long-term care. Take advantage of exclusive rates for members and their spouses, parents, and adult children.



Resources to help you protect your biggest investments

Do You Have the Right Homeowner's Insurance Coverage?

What do you need to know when you're shopping for affordable car insurance? Get answers here: How to Get and Compare Car Insurance Quotes

Learn about: 6 Injuries and Illnesses Covered by NEA Income Protection

Learn more about member auto and home coverage at neamb.com/products/home-and-auto-coverage

Learn more about retirement benefits at neamb.com/living-in-retirement



**RETIREMENT PLANNING**

# A Retirement Program Designed to Support All Educators

The enhanced Retirement Program makes retirement planning easy.



Our fully digital, DIY retirement plan makes it easy for you to be in control.



Work with a financial professional to design a personalized plan based on your retirement goals.<sup>9</sup>

## Helping educators prepare financially for retirement is important to us,

so we've collaborated with Security Benefit, our trusted partner of over 20 years, to enhance our Retirement Program. Now, our Retirement Program has a variety of options for educators, as well as, digital account set-up and management, so putting your future first is quick and easy.



Choose your investing approach:

## SELF-GUIDED PLANNING

### InvestMyself<sup>SM</sup>

#### Do you want a digital, independent investing experience?

If so, our InvestMyself<sup>SM</sup> plan is a great option for you!

- Available for 403Bs and IRAs
- DIY-investing
- Enroll digitally in 20 minutes or less
- Online tools and resources to guide you

## PROFESSIONAL PLANNING

### NEA Retirement Specialist<sup>9</sup>

#### Does retirement planning feel overwhelming to you? Are you unsure where to begin, or do you simply prefer personalized guidance?

If so, our managed funds and financial professionals are here to guide you!

- Available for 403Bs and IRAs
- Access to personalized planning and ongoing support from a local, NEA Retirement Specialist<sup>9</sup>
- Simple account set-up

**What are you waiting for?  
Put your future first today!**

<sup>9</sup>See page 27 for details



## Resources to help you plan and achieve your retirement goals

Leverage the [NEA Retirement Income Calculator](#) to ensure you're saving enough for retirement

Get the facts:  
[Can Pensioned Educators Collect Social Security?](#)

Retirement may seem far off,  
[here's why you should start saving early](#)

Plan for retirement confidently with  
[An Educator's Guide to Retirement Income Planning](#)

Find additional resources to help you financially prepare for retirement at  
[neamb.com/retirement-planning](https://neamb.com/retirement-planning)

# NEA MEMBER BENEFITS PROGRAM DIRECTORY

## FINANCIAL WELLNESS

	ACTIVE	ACTIVE LIFE	SUBSTITUTE	RESERVE	ASPIRING EDUCATORS	STAFF	NEA RETIRED ANNUAL	NEA RETIRED LIFETIME
NEA® Customized Cash Rewards Credit Card	●	●	●	●	●	●	●	●
NEA RateSmart® Card	●	●	●	●	●	●	●	●
NEA Personal Loan®	●	●	●	●	●	●	●	●
NEA Student Debt Navigator <i>powered by Savi</i>	●	●	●	●	●	●	●	●
NEA Student Loan Refinance Program <i>in partnership with College Ave</i>	●	●	●	●	●	●	●	●
NEA Undergraduate Loan Program <i>in partnership with College Ave</i>	●	●	●	●	●	●	●	●

## EVERYDAY SAVINGS

NEA Discount Marketplace	●	●	●	●	●	●	●	●
NEA Discount Tickets Program	●	●	●	●	●	●	●	●
NEA® Auto Buying Program	●	●	●	●	●	●	●	●
AT&T	●	●	●	●	●	●	●	●
Costco Membership	●	●	●	●	●	●	●	●
NEA Mental Health Program	●	●	●	●	●	●	●	●
NEA Magazine Service	●	●	●	●	●	●	●	●

## TRAVEL DISCOUNTS

NEA Travel	●	●	●	●	●	●	●	●
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## INSURANCE PROTECTION

NEA® Introductory Life Insurance	●			●		●		
NEA® Complimentary Life Insurance	●	●		●		●	●	●
NEA® Group Term Life Insurance Plan, NEA® Guaranteed Issue Life Insurance Plan	●	●	●	●	●	●	●	●
NEA® Level Premium Group Term Life Insurance Plan	●	●	●	●	●	●	●	●
NEA® Accidental Death & Dismemberment Insurance Plans: <i>AD&amp;D, AD&amp;D Plus, AD&amp;D Advantage</i>	●	●	●	●	●	●	●	●
NEA® Accident & Injury Insurance Plan	●	●	●	●	●	●	●	●
NEA® Auto & Home Insurance Program	●	●	●	●	●	●	●	●
NEA Renters Insurance, NEA Condominium Insurance, NEA Mobile Home Insurance	●	●	●	●	●	●	●	●
NEA Earthquake Insurance	●	●	●	●	●	●	●	●
NEA Motorcycle Insurance, NEA Boat and Personal Watercraft Insurance	●	●	●	●	●	●	●	●
NEA Recreational Vehicle Insurance, NEA Snowmobile Insurance	●	●	●	●	●	●	●	●
NEA Antique and Classic Auto Insurance	●	●	●	●	●	●	●	●
NEA Pet Insurance Program	●	●	●	●	●	●	●	●
NEA® Income Protection Insurance Plan	●	●		●		●		
NEA® Retiree Health Program		●	●	●	●	●	●	●
NEA® Dental and Vision Insurance Program	●	●	●	●	●	●	●	●
NEA® In Hospital Indemnity Plan	●	●	●	●	●	●	●	●
NEA® Long Term Care Program	●	●	●	●	●	●	●	●

## RETIREMENT PLANNING

NEA Retirement Specialists	●	●	●	●		●	●	●
Self-Guided Planning - InvestMyself <sup>SM</sup>	●	●	●	●		●	●	●

# Go to [neamb.com/getstarted](https://neamb.com/getstarted)

Take a minute to register online and gain access to dozens of programs, deals, and benefits.

Estos materiales también están disponibles en español.

También puede llamar al 1-800-637-4636 y solicitar un representante que hable español para hablar sobre cualquiera de nuestros programas y servicios disponibles para los miembros de la NEA.

**Follow us**  
[@neamemberbenefits](https://neamemberbenefits)  
[@NEABenefits](https://neamb.com)

**Visit us**  
[neamb.com](https://neamb.com)  
 Live chat available

**Call us**  
 1-800-637-4636  
 Se habla español

NEA Member Benefits, 900 Clopper Road, Suite 300, Gaithersburg, MD 20878-1360

No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states. NEA, NEA Member Benefits, and the NEA Member Benefits logo are registered service marks of NEA's Member Benefits.

**1**NEA Life, Accidental Death & Dismemberment, and Accident coverages are issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any exclusions, limitations restrictions, which may apply. Contract Series: 1066928-00001-00. **2**Enroll in NEA Travel and receive \$500 Travel Dollars in your NEA Travel account. Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight. **3**FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. **4**Applications and other important information may be available in English only. **5**For information about the rates, fees, other costs, and benefits associated with the use of these credit cards, go to <https://www.neamb.com/finance/credit-cards>. These credit card programs are issued and administered by Bank of America, N.A. **6**Insurance products listed are subject to availability and eligibility. **7**NEA members receive a 0.25% interest rate reduction on student loans that are opened through the NEA member benefits portal. The NEA member discount will be applied to your loan account after the initial disbursement occurs. **8**NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products. **9**The NEA Retirement Program ("NEA Program") provides investment products for retirement plans sponsored by school districts and other employers of NEA members and individual retirement accounts established by NEA members. Security Distributors and certain of its affiliates (collectively, "Security Benefit") make these products available to plans and accounts pursuant to an agreement with NEA Member Benefits, NEA's Member Benefits ("MB"), which markets the NEA Program. NEA and MB are not affiliated with Security Benefit. Neither NEA nor MB is a registered broker/dealer. All securities brokerage services are performed exclusively by the local sales representative's broker/dealer and not by NEA or MB. NEA Retirement Specialists, when making recommendations to an NEA member, offer only Security Benefit products. **10**LTCI Partners, LLC, (LTCI Partners) acts as an agent for select insurance companies to provide long-term care insurance under this program. The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. **11**Insurance underwritten by American Fidelity Assurance Company. **12**Provided by the NEA Members Insurance Trust. **13**Your rate depends on your particular circumstances; not all members will save. **14**Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at: P.O. Box 1596, Indianapolis, IN 46206-1596. Each company has sole financial responsibility for its own products. Products may not be available in all states. **15**Life members must be actively employed in the field of education. **16**NEA Retired members are eligible for the \$50,000 Accidental Death & Dismemberment coverage only while acting on Association business in the capacity of an Association Leader. **17**Pet Insurance coverage offered and administered by Pets Best Insurance Services, LLC and underwritten by American Pet Insurance Company, a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108. Please see [www.americanpetinsurance.com](https://www.americanpetinsurance.com) to review all available pet health insurance products underwritten by APIC.

